

Statement of Condition
New Jersey Chartered Commercial Banks
(in thousands of dollars)

	Dec 2002	Dec 2001	Dec 2000
NUMBER OF INSTITUTIONS	59	57	55
ASSETS			
Total Cash & Due from Dep Inst	1,071,955	981,072	1,982,541
Investments*	25,330,230	23,220,705	27,914,249
Total Loans & Leases	17,266,733	15,510,646	36,539,093
Allowance for Ln & Lse Losses	213,055	176,482	454,028
Premises & Fixed Assets	433,796	410,153	626,384
Other Real Estate Owned	13,529	18,139	48,910
Other Assets	2,630,312	1,152,374	4,787,513
Total Assets	46,533,500	41,116,607	71,444,662
LIABILITIES AND CAPITAL			
Total Deposits	37,958,132	34,915,656	56,049,502
Borrowings	4,119,204	2,119,456	5,729,831
Other Liabilities	951,732	868,072	4,544,378
Total Liabilities	43,029,068	37,903,184	66,323,711
Total Equity Capital	3,504,432	3,213,423	5,120,951
Total Liabilities & Equity Cap	46,533,500	41,116,607	71,444,662
RATIOS			
Net Interest Margin	3.23%	2.91%	3.53%
Return on Average Assets	1.62%	1.49%	1.11%
Return on Average Equity	20.94%	19.08%	15.39%
Total Loans/Total Deposits	45.49%	44.42%	65.19%
Loss Allowance to Total Loans	1.23%	1.14%	1.24%
Nonperforming Loans/GL	0.66%	0.74%	0.79%
Net Charge-Offs to Total Loans & Leases	0.39%	0.49%	0.33%
Core Capital/Adjusted Total Assets	6.95%	7.62%	7.09%
Risk-Adjusted Capital Ratio	14.92%	14.72%	11.36%

* Investments include Securities, Fed Funds Sold, Securities Purchased Under Resale Agreements, and Trading